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LENDER'S RIGHT TO DESIGNATE NEW SERVICING AGENT

8. Article 3 of the Loan Servicing Agreement is hereby amended by substituting in its entirety the following provisions of Nevada Administrative Code section 645B.073:

Rights of Lender under Nevada Administrative Code section 645B.073. The holders of 51 percent or a greater specified percentage of the beneficial interests of record shall have the right to act on behalf of all the holders of the beneficial interests of record in the event of a default or foreclosure for matters that require the direction or approval of the holders of the beneficial interests in the loan, including, without limitation:

(a) The designation of the mortgage broker, servicing agent or other person to act on the behalf of the holders of the beneficial interests in the loan; and

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"LENDER"

Arthur B. Moore, an unmarried man

Arthur B. Moore
an unmarried man

VINDRAUGA CORPORATION
A California Corporation

By: Howard Justus
for Howard Justus
President

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"LENDER"

Daniel D. Newman Trustee of the Daniel D. Newman
Trust dated 11/1/92



Trustee

VINDRAUGA CORPORATION
A California Corporation

By: 
Howard Rustus
President

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"LENDER"

Annie Omaye & Stanley Omaye Trustees of the Omaye
1990 Trust

Annie Omaye
Stanley Omaye

VINDRAUGA CORPORATION
A California Corporation

By: Howard Justus
for Howard Justus
President

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"LENDER"

Charles Lebron Parker & Mary Jane Parker, husband & wife, as joint tenants with right of survivorship

Charles Lebron Parker
Mary Jane Parker

VINDRAUGA CORPORATION
A California Corporation

By: *Howard Justus*
for Howard Justus
President

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Bill Penn & Isa Penn Trustees of the Penn Family Trust dated 1/20/90

VINDRAUGA CORPORATION
A California Corporation

Bill Penn / Isa Penn

951) 600-2959

cell- 818) 518 6222 cell- 818) 571-2339

Telephone

818) 936-0350

Facsimile

pennbill@hotmail.com

Email

By: Howard Justus

for Howard Justus
President

Penn

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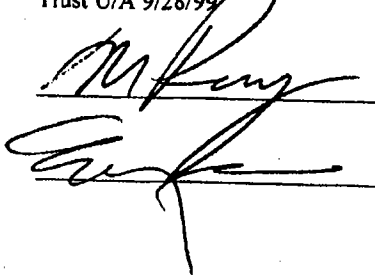
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"LENDER"

Michael Percy & Carol Percy Trustees of the Percy Family
Trust U/A 9/28/99



VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

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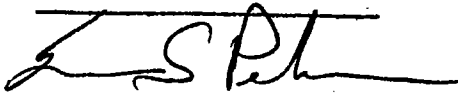
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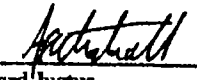
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"LENDER"

Eric S. Perlman, an unmarried man

VINDRAUGA CORPORATION
A California Corporation


2/2/07

By: 
for Howard Justus
President

Lender reserves the right to cancel this agreement
at any time for any reason. 
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2/2/07

Perlman

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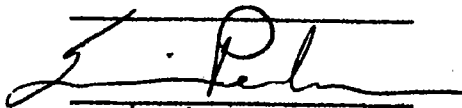
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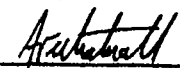
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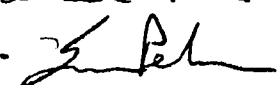
"LENDER"

Perlman Investment Partners, L.P., a California limited partnership

VINDRAUGA CORPORATION
A California Corporation


2/2/07

By: 
for Howard Justus
President

Lender reserves the right to cancel this agreement at any time for any reason.  2/2/07

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"LENDER"

Nicholas Perrone Trustee of the Nicholas Perrone Trust
dated 7/12/99



VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

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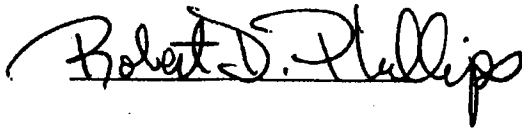
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"LENDER"

Robert D. Phillips, an unmarried man



VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

Feb 27 07 12:14p

Accounting

805-230-0177

P. 1

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"LENDER"

Stephen B. Polacheck Trustee of the Polacheck & Associates, Inc. Profit Sharing Plan dated 2/20/73

VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

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"LENDER"

Rachel Riehle, an unmarried woman

Rachel Riehle

VINDRAUGA CORPORATION
A California Corporation

By: Howard Justus
for Howard Justus
President

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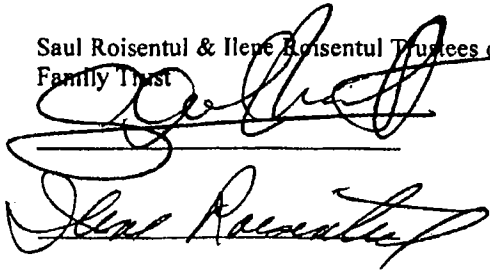
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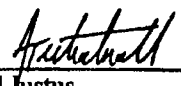
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"LENDER"

Saul Roisentul & Ilene Roisentul Trustees of the Roisentul Family Trust



VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

Dec 03 25 10:04a

David Rosner

(415) 789-0456

p. 4

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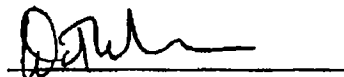
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"LENDER"

David Rosner Trustee of the David Rosner Revocable Trust dated 1/5/05



VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

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LENDER'S RIGHT TO DESIGNATE NEW SERVICING AGENT

8. Article 3 of the Loan Servicing Agreement is hereby amended by substituting in its entirety the following provisions of Nevada Administrative Code section 645B.073:

Rights of Lender under Nevada Administrative Code section 645B.073. The holders of 51 percent or a greater specified percentage of the beneficial interests of record shall have the right to act on behalf of all the holders of the beneficial interests of record in the event of a default or foreclosure for matters that require the direction or approval of the holders of the beneficial interests in the loan, including, without limitation:

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"LENDER"

Thalia Nicholas Routsis Trustee of the Thalia Routsis
Family Trust dated 7/24/90

VINDRAUGA CORPORATION
A California Corporation

for Thalia Nicholas Routsis Trust
Family Trust

for By: Howard Justus
Howard Justus
President

February 8, 2007

LENDER'S RIGHT TO DESIGNATE NEW SERVICING AGENT

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Howard C. Saylor & Phyllis L. Saylor Trustees of the Saylor
Family Trust dated 9/2/98

Howard C. Saylor TTEE
Phyllis L. Saylor TTEE

1-530-546-5393
Telephone

775 833 2113
Facsimile

Email



Howard & Phyllis Saylor
PO Box 1311
Kings Beach, CA 96143

VINDRAUGA CORPORATION
A California Corporation

By: *Howard Justus*
for Howard Justus
President

Saylor

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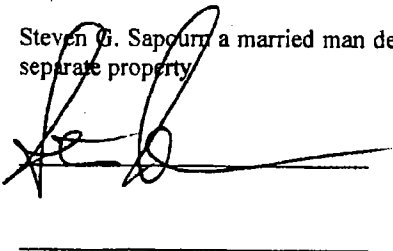
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"LENDER"

Steven G. Sapourh a married man dealing with his sole & separate property



VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

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"LENDER"

Howard C. Sayler & Phyllis L. Sayler Trustees of the
Sayler Family Trust dated 9/2/98

VINDRAUGA CORPORATION
A California Corporation

Howard C. Sayler TRUSTEE
Phyllis L. Sayler TRUSTEE

By: *Howard Justus*
for Howard Justus
President

p 344

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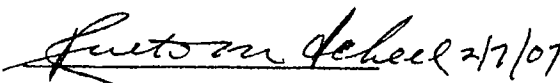
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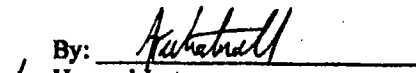
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"LENDER"

Robert A. Schell & Ruth M Schell Trustees of the Schell
Family Trust dated 8/21/92

VINDRAUGA CORPORATION
A California Corporation

 2/7/07
 2/7/07

By: 
for Howard Justus
President

03/01/2007 14:54 7753294243

SIERRA EYE ASSOC

PAGE 06/07

owing to USA or Compass as a loan servicing fee. Vindrauga or the Lender may receive a demand for payment of this money from USA or Compass. The Lender hereby grants to Vindrauga full power and authority to pay, contest, settle or compromise these claims of USA or Compass on behalf of the Lender at any time before purchasing the Lender's interest as provided for under the Loan Servicing Agreement or under this Designation. Vindrauga may only be reimbursed for payment to USA or Compass by deducting it from the amounts collected from the Borrower or from the purchase price of Lender's interest as provided for under the Loan Servicing Agreement or under this Designation.

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"LENDER"

Sierra Eye Associates Profit Sharing Plan

Sierra Eye Associates
950 Ryland St
Reno, NV 89502

VINDRAUGA CORPORATION
A California Corporation

By:
for Howard Fustus
President

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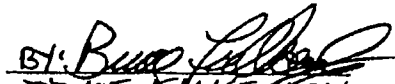
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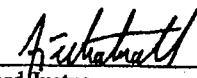
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"LENDER"

Sierra West, Inc., a Nevada corporation

By: 
BRUCE FALKENBERG
FAE

VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

FROM : HERB SLOVIS

FAX NO. : 7326797222

Feb. 23 2007 02:48PM P1

because the Loan is in default) and also late charges and loan servicing fees, which were not actually collected or received before the Effective Date of this Designation, are nevertheless still owing to USA or Compass as a loan servicing fee. Vindrauga or the Lender may receive a demand for payment of this money from USA or Compass. The Lender hereby grants to Vindrauga full power and authority to pay, contest, settle or compromise these claims of USA or Compass on behalf of the Lender at any time before purchasing the Lender's interest as provided for under the Loan Servicing Agreement or under this Designation. Vindrauga may only be reimbursed for payment to USA or Compass by deducting it from the amounts collected from the Borrower or from the purchase price of Lender's interest as provided for under the Loan Servicing Agreement or under this Designation.

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"LENDER"

Herbert Slovis, a single man & Julie B. Slovis, a single woman as joint tenants with right of survivorship

VINDRAUGA CORPORATION
A California Corporation

Herbert Slovis
Julie B. Slovis

} 2/23/07

By: Howard Justus
Howard Justus
President

E-MAIL: WWW.HS3715@OPTONLINE.NET

1-732-679-7222 (REG & FAX)

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"LENDER"

Edwin L. Snelson & Barbara Snelson, husband & wife, as joint tenants with right of survivorship

VINDRAUGA CORPORATION
A California Corporation

Edwin L. Snelson 2-7-07

Barbara Snelson 2-7-07

By: Howard Justus
President

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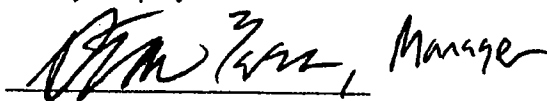
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"LENDER"

Sovereign Capital Advisors, LLC, a Nevada limited liability company


Sovereign Capital Advisors, LLC

VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

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"LENDER"

Robert S. Speckert Trustee of the Robert S. Speckert Rev.
Living Trust dated 6/11/92

VINDRAUGA CORPORATION
A California Corporation

Robert S. Speckert Trustee

1-30-07

By: *Howard Justus*
for Howard Justus
President

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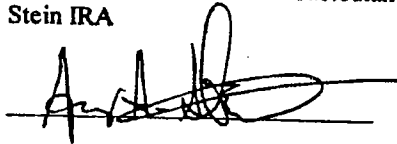
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California National Bank Custodian for Benefit of the Jay S. Stein IRA

VINDRAUGA CORPORATION
A California Corporation



By: 
for Howard Justus
President

(805) 745-8345
Telephone

(805) 565-3855
Facsimile

RINCONJAY@COX.NET
Email

Stein

T

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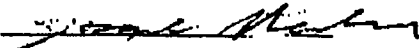

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"LENDER"

Joseph Sterling & Theresa Sterling Trustees of the Sterling Family Trust dated 6/14/02

VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

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"LENDER"

Bert A. Stevenson Trustee of the Dalton Trust dated 1/7/94

Bert A. Stevenson, Trustee
Dalton Trust

VINDRAUGA CORPORATION
 A California Corporation

By: *Howard Justus*
 for Howard Justus
 President

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(a) The designation of the mortgage broker, servicing agent or other person to act on the behalf of the holders of the beneficial interests in the loan; and

(b) The sale, encumbrance or lease of real property owned by the holders resulting from a foreclosure or the receipt of a deed in lieu of a foreclosure.

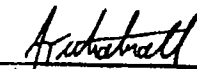
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"LENDER"

Robert A. Susskind, an unmarried man


1/26/07

VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President

FEB-6-2007 05:53P FROM:DAVE, THATCHER

3036987440

TO:16192208112

P.3

owing to USA or Compass as a loan servicing fee. Vindrauga or the Lender may receive a demand for payment of this money from USA or Compass. The Lender hereby grants to Vindrauga full power and authority to pay, contest, settle or compromise these claims of USA or Compass on behalf of the Lender at any time before purchasing the Lender's interest as provided for under the Loan Servicing Agreement or under this Designation. Vindrauga may only be reimbursed for payment to USA or Compass by deducting it from the amounts collected from the Borrower or from the purchase price of Lender's interest as provided for under the Loan Servicing Agreement or under this Designation.

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"LENDER"

David M. Thatcher, a single man

David M. Thatcher

VINDRAUGA CORPORATION
A California Corporation

By: *Howard Justus*
for Howard Justus
President

Feb-07-07 03:38P Daryl Thompson

702 877 8755

P.04

because the Loan is in default) and also late charges and loan servicing fees, which were not actually collected or received before the Effective Date of this Designation, are nevertheless still owing to USA or Compass as a loan servicing fee. Vindrauga or the Lender may receive a demand for payment of this money from USA or Compass. The Lender hereby grants to Vindrauga full power and authority to pay, contest, settle or compromise these claims of USA or Compass on behalf of the Lender at any time before purchasing the Lender's interest as provided for under the Loan Servicing Agreement or under this Designation. Vindrauga may only be reimbursed for payment to USA or Compass by deducting it from the amounts collected from the Borrower or from the purchase price of Lender's interest as provided for under the Loan Servicing Agreement or under this Designation.

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"LENDER"

Daryl D. Thompson Trustee of the Thompson 1993 Trust
dated 1/26/93

VINDRAUGA CORPORATION
A California Corporation

*Daryl D. Thompson Trustee of the
Thompson 1993 Trust dated 1-26-93*

By: *Howard Justus*

Howard Justus
President

FROM : BEN URBAN

PHONE NO. : 702 614 8661

Feb. 26 2007 12:37PM P3

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"LENDER"

Benedict E. Urban & Roselyn N. Urban Trustees of The
Benedict E. Urban & Roselyn N. Urban Family Trust
dated 2/3/04

Benedict E. Urban
Roselyn N. Urban
02/26/2007

VINDRAUGA CORPORATION
A California Corporation

By: *Howard Justus*
for Howard Justus
President

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"LENDER"

Donald E. Virts & Patricia Virts Trustees of the Virts
Revocable Living Trust

VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Huston
President

5

Virts

PAGE 01

DON VIRTIS

702-857-4381

02/07/2007 17:20

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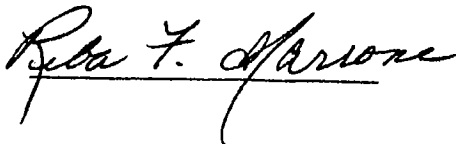
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"LENDER"

V. R. Marrone & Reba F. Marrone Trustees of the V. R. & Reba F. Marrone Trust dated 10/22/01

VINDRAUGA CORPORATION
A California Corporation

By: 
Howard Justus
President

FROM :
Feb 08 07 11:11p

FAX NO. :

Jun. 11 2006 06:28PM P3

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"LENDER"

William D. Wickland & Victoria R. Wickland, husband & wife, as joint tenants with right of survivorship

VINDRAUGA CORPORATION
A California Corporation

[Signature]
[Signature]

2/10/07

By: *[Signature]*
Howard Dustus
President

Feb 23 07 01:04a

P. 2

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"LENDER"


Judy S. Young, an unmarried woman

 2/22/07

13825 Virginia Foothills Drive
Reno, NV 89521

Phone: (775) 852-1110 (hm.)
(214) 957-7374 (cell)

VINDRAUGA CORPORATION
A California Corporation

By: 
for Howard Justus
President